

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

DEANNA C. DEANES

Debtor(s)

Case No. 19-22988JAD

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/30/2019.
- 2) The plan was confirmed on 09/27/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 02/03/2020, 07/09/2020, 01/29/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/15/2021.
- 5) The case was dismissed on 10/08/2021.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 27.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$5,525.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$21,072.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$21,072.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,063.63
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,131.88
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,195.51**

Attorney fees paid and disclosed by debtor: \$900.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE**	Unsecured	0.00	NA	NA	0.00	0.00
CENTRAL LOAN ADMINISTRATION A	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT FIRST NA*	Unsecured	597.00	597.93	597.93	0.00	0.00
CREDIT ONE BANK	Unsecured	0.00	NA	NA	0.00	0.00
DEBT RECOVERY SOLUTIONS LLC	Unsecured	1,237.00	NA	NA	0.00	0.00
DEPARTMENT OF EDUCATION/NAVI	Unsecured	22,564.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	532.00	532.30	532.30	0.00	0.00
DIRECTV LLC BY AMERICAN INFOS	Unsecured	NA	853.32	853.32	0.00	0.00
INDIGO CREDIT CARD++	Unsecured	0.00	NA	NA	0.00	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	145,216.00	144,345.12	0.00	16,876.49	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	0.00	15,006.24	15,006.24	0.00	0.00
LVNV FUNDING LLC	Unsecured	779.00	954.19	954.19	0.00	0.00
MIDLAND FUNDING	Unsecured	2,234.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	2,233.00	2,233.53	2,233.53	0.00	0.00
NAVIENT	Unsecured	0.00	NA	NA	0.00	0.00
ORION	Unsecured	NA	NA	NA	0.00	0.00
ORION PORTFOLIO SERVICES II LLC	Unsecured	682.00	681.88	681.88	0.00	0.00
PRA AG FUNDING LLC	Unsecured	1,658.00	NA	NA	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	0.00	760.85	760.85	0.00	0.00
QUANTUM3 GROUP LLC - AGENT CC	Unsecured	388.00	388.08	388.08	0.00	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	2,264.00	2,264.22	2,264.22	0.00	0.00
SALLIE MAE++	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	12,415.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$16,876.49	\$0.00
Mortgage Arrearage	\$15,006.24	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$15,006.24</b>	<b>\$16,876.49</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$9,266.30</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$4,195.51</u>	
Disbursements to Creditors	<u>\$16,876.49</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$21,072.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/05/2021

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.